## Case 18-20741 Doc 1 Filed 07/24/18 Entered 07/24/18 18:25:12 Desc Main Document Page 1 of 51

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself			
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name			
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.	Pirst name  R  Middle name  McCaskill  Last name and Suffix (Sr., Jr., II, III)	.   .	Bonita First name  J Middle name  McCaskill Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-3101		xxx-xx-1574

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Debtor 1 Donald R McCaskill
Debtor 2 Bonita J McCaskill

Case number (if known)

		About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case):		
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	I have not used any business name or EINs.  Business name(s)	■ I have not used any business name or EINs.  Business name(s)	
	doing business as names	EINs	EINs	
5.	Where you live		If Debtor 2 lives at a different address:	
		2142 S Gunderson Apt 104 Berwyn, IL 60402		
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code	
		Cook		
		County	County	
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.	
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code	
6.	Why you are choosing this district to file for	Check one:	Check one:	
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	

Page 3 of 51 Document **Donald R McCaskill** Debtor 1 Debtor 2 **Bonita J McCaskill** Case number (if known) Part 2: Tell the Court About Your Bankruptcy Case Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for No. bankruptcy within the last 8 years? ☐ Yes. When District Case number District When Case number When District Case number 10. Are any bankruptcy ■ No cases pending or being filed by a spouse who is ☐ Yes. not filing this case with you, or by a business partner, or by an affiliate? Relationship to you Debtor When Case number, if known District Debtor Relationship to you When Case number, if known District 11. Do you rent your Go to line 12. ☐ No. residence? Has your landlord obtained an eviction judgment against you? Yes.

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this

No. Go to line 12.

bankruptcy petition.

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Debtor 1 Donald R McCaskill

Deb	otor 2 Bonita J McCaski	ll .		Case number (if known)				
Par	Report About Any Bu	sinesses	You Own as a Sole Pro	prietor				
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	No. Go to Part 4.					
		☐ Yes.	Name and location of	business				
	A sole proprietorship is a							
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if any					
	If you have more than one sole proprietorship, use a separate sheet and attach		Number, Street, City,	Number, Street, City, State & ZIP Code				
	it to this petition.		Check the appropriat	e box to describe your business:				
			☐ Health Care B	Business (as defined in 11 U.S.C. § 101(27A))				
			☐ Single Asset	Real Estate (as defined in 11 U.S.C. § 101(51B))				
			☐ Stockbroker (	as defined in 11 U.S.C. § 101(53A))				
			☐ Commodity B	roker (as defined in 11 U.S.C. § 101(6))				
			☐ None of the a	bove				
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadline operation	bu are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appellines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, state rations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the property of the company of the compa					
	For a definition of small	■ No.	I am not filing under (	I am not filing under Chapter 11.				
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Cha Code.	pter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy				
		☐ Yes.	I am filing under Cha	pter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.				
Par	t 4: Report if You Own or	Have Any	y Hazardous Property o	r Any Property That Needs Immediate Attention				
14.	Do you own or have any property that poses or is	■ No.						
	alleged to pose a threat of imminent and identifiable hazard to	☐ Yes.	What is the hazard?					
	public health or safety? Or do you own any property that needs		If immediate attention is					
	immediate attention?		needed, why is it neede	d?				
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property?					
	- <i>.</i>			Number, Street, City, State & Zip Code				

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Debtor 1 Donald R McCaskill
Debtor 2 Bonita J McCaskill Case number (if known)

Part 5: Explain Your Effor

Explain Your Efforts to Receive a Briefing About Credit Counseling

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 18-20741 Doc 1 Filed 07/24/18 Entered 07/24/18 18:25:12 Desc Main Document Page 6 of 51

	tor 2 Bonita J McCaskil				Case nu	ımber (if known)	
Part	6: Answer These Questi	ons for Re	eporting Purposes				
16.	What kind of debts do you have?	16a.	Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."				
			☐ No. Go to line 16b.				
			Yes. Go to line 17.				
		16b.	<b>Are your debts primarily business debts?</b> <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.				
			☐ No. Go to line 16c.				
			☐ Yes. Go to line 17.				
		16c.	State the type of debts you owe th	at are not consun	ner debts or bus	siness debts	
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapter 7. Go	to line 18.			
	Do you estimate that after any exempt property is excluded and administrative expenses	■ Yes.	I am filing under Chapter 7. Do you are paid that funds will be available  No				nistrative expenses
	are paid that funds will be available for						
	distribution to unsecured creditors?		☐ Yes				
18.	How many Creditors do you estimate that you owe?	<b>1</b> -49		<b>1</b> ,000-5,000		<b></b> 25,001-50,000	
		□ 50-99		<b>5001-10,000</b>		<b>5</b> 0,001-100,000	
		☐ 100-19 ☐ 200-99		10,001-25,00	00	☐ More than100,00	)0
19.	How much do you	<b>\$0 - \$</b>	50 000	□ \$1,000,001 -	- \$10 million	□ \$500,000,001 - \$	31 billion
	estimate your assets to be worth?		01 - \$100,000	□ \$10,000,001	- \$50 million	□ \$1,000,000,001 -	- \$10 billion
		= \$100,001 \$000,000		□ \$50,000,001 □ \$100,000,00		☐ \$10,000,000,001 ☐ More than \$50 bi	
		₩ \$500,0	001 - \$1 million	<b>—</b> \$100,000,00		u wore than \$50 bi	illori
20.	How much do you	□ \$0 - \$9	50,000	□ \$1,000,001 -	- \$10 million	□ \$500,000,001 - \$	31 billion
	estimate your liabilities to be?	\$50,0	01 - \$100,000	\$10,000,001		\$1,000,000,001	
			001 - \$500,000	□ \$50,000,001 □ \$100,000,00		□ \$10,000,000,000 □ More than \$50 b	
		<b>山</b> \$500,0	001 - \$1 million	<b>Δ</b> ψ100,000,00	- <del>- 4000 million</del>	i word than \$00 to	, mori
Part	7: Sign Below						
For	you	I have ex	amined this petition, and I declare u	under penalty of p	erjury that the i	nformation provided is true and	d correct.
			If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.				
If no attorney represents me and I did not pay document, I have obtained and read the notice							ll out this
		I request	relief in accordance with the chapte	er of title 11, Unite	ed States Code,	specified in this petition.	
		bankrupto and 3571			nment for up to	20 years, or both. 18 U.S.C. §	
			ald R McCaskill R McCaskill		/s/ Bonita J Bonita J Mc		
			e of Debtor 1		Signature of D		
		Executed	on <b>July 24, 2018</b>		Executed on	July 24, 2018	
			MM / DD / YYYY			MM / DD / YYYY	

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	Donald R McCaskil Bonita J McCaskill	II	Page 7 of 51	Case number (if known)	
For your	attorney if you are	I the attorney for the debtor(s) named in this	petition declare that I h	nave informed the debtor(	s) about eligibility to proceed

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Mehul D. Desai	Date	July 24, 2018
Signature of Attorney for Debtor		MM / DD / YYYY
Mehul D. Desai		
Printed name		
Swanson & Desai, LLC		
Firm name		
2314 W North Ave Unit C-1W		
Chicago, IL 60647		
Number, Street, City, State & ZIP Code		
Contact phone <b>312-666-7882</b>	Email address	kswanson@swansondesai.com
6296214 IL		
Bar number & State		

	Documei		
	case:	mation to identify your	Fill in this inform
	kill	Donald R McCasl	Debtor 1
Last Name	Middle Name	First Name	
	ill	Bonita J McCask	Debtor 2
Last Name	Middle Name	First Name	(Spouse if, filing)
LINOIS	NORTHERN DISTRICT C	ankruptcy Court for the:	United States Ba
			Case number _
☐ Check if this is an amended filing			(if known)
LINOIS Check if this	Middle Name	First Name	(Spouse if, filing) United States Ba

## Official Form 106Sum

## Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

you	original forms, you must fill out a new <i>Summary</i> and check the box at the top of this page.		·
Par	t1: Summarize Your Assets		
		Your as	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	24,477.44
	1c. Copy line 63, Total of all property on Schedule A/B	\$	24,477.44
Par	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	24,036.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	34,943.22
	Your total liabilities	\$	58,979.22
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	4,397.39
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	4,345.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sch	nedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a personal,	family, or

Official Form 106Sum

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

		Document	Page 9 of 51	
Debtor 1	Donald R McCaskill		9	
Debtor 2	Bonita J McCaskill		Case number (if known)	

8. <b>From the </b> <i>Statement of Your Current Monthly Income</i> : Copy your total current monthly income from Official Form 122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.	\$5,544.76
---	------------

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Port 4 on Cohodula E/E compaths followings	Tot	al claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$_	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$_	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

(	Jase 18-20/41	Document Document		10 10.25.12	esc Main	
Fill in this info	ormation to identify your	DOCUMS case and this filing:	eni Paue IV OI 51			
Debtor 1	Donald R McCas					
Debior 1	First Name	Middle Name	Last Name			
Debtor 2	Bonita J McCask					
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS			
Case number					☐ Check if this is an	
					amended filing	
Official F	orm 106A/B					
	ıle A/B: Prop	ertv			12/15	
			once. If an asset fits in more than o	ne category, list the asset i		
think it fits best.	Be as complete and accura	ate as possible. If two marrie	ed people are filing together, both a m. On the top of any additional pag	re equally responsible for s	supplying correct	
Answer every qu		a doparato circos to timo to:	o top o) pag	oo,o you u u	(	
Part 1: Descri	be Each Residence, Buildin	g, Land, or Other Real Estate	e You Own or Have an Interest In			
1. Do vou own o	or have any legal or equitable	e interest in any residence.	building, land, or similar property?			
_	, , , ,	,				
No. Go to F						
☐ Yes. Wher	re is the property?					
Part 2: Descri	be Your Vehicles					
□ No	trucks, tractors, sport u	tility vehicles, motorcycl	es			
Yes						
3.1 Make:	Chevrolet	Who has an inte	rest in the property? Check one		claims or exemptions. Put	
Model:	Malibu	Debtor 1 only	tne amour		nt of any secured claims on Schedule D: Who Have Claims Secured by Property.	
Year:	2016	☐ Debtor 2 only		Current value of the	Current value of the	
Approxin	nate mileage: 34	<b>1000</b> ■ Debtor 1 and I	Debtor 2 only	entire property?	portion you own?	
Other inf	ormation:	At least one of	the debtors and another			
		☐ Check if this	is community property	\$18,225.00	\$18,225.00	
		(see instructions	3)			
		TVs and other recreation	nal vehicles, other vehicles, and ssels, snowmobiles, motorcycle a			
	•	-	ntries from Part 2, including an	-	\$18,225.00	
Part 3: Descri	be Your Personal and Hous	ehold Items				
Do you own o	or have any legal or equit	able interest in any of th	e following items?		Current value of the	

portion you own?
Do not deduct secured claims or exemptions.

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Debtor 1 Debtor 2	Donald R McCa Bonita J McCa			Case number	(if known)
Examp □ No	hold goods and furroles: Major appliances		china, kitchenware		
		Couch, table with		ssers, rocking chairs, chair	\$1,500.00
		ina misc nousei	lolu goous		
□No	oles: Televisions and		o, stereo, and digital equip dia players, games	oment; computers, printers, scanner	s; music collections; electronic devices
	2	? Tvs, laptop, pri	nter, 2 cell phone		\$700.00
Examp  ■ No □ Yes.  9. Equipm Examp	other collections  Describe  nent for sports and oles: Sports, photogramusical instruments	s, memorabilia, colle hobbies aphic, exercise, and	ectibles		amp, coin, or baseball card collections; s; canoes and kayaks; carpentry tools;
10. <b>Firear</b> Exam		hotguns, ammunitid	on, and related equipmen	t	
□ No		es, furs, leather coa	ats, designer wear, shoes	, accessories	
	l	Jsed clothing an	d shoes		\$800.00
☐ No	nples: Everyday jewel . Describe		/, engagement rings, wed	ding rings, heirloom jewelry, watche	_
	V	Vedding rings			\$1,000.00
_	E	Earrings			\$150.00
	N	lother's Ring			\$500.00
	arm animals aples: Dogs, cats, bird	ds, horses			

Official Form 106A/B Schedule A/B: Property page 2

☐ Yes. Describe.....

	Case 18-20	0741	Doc 1	Filed 07/24/18 Document	Entered 07/24/ Page 12 of 51	18 18:25:12	Desc Main
Debtor 1 Debtor 2	Donald R McC Bonita J McCa				•	se number (if known)	
■ No	other personal and l		-	u did not already list,	including any health aids	s you did not list	
				om Part 3, including	any entries for pages you	ı have attached	\$4,650.00
	escribe Your Financia own or have any leg			est in any of the follo	wing?		Current value of the portion you own? Do not deduct secured claims or exemptions.
☐ No	mples: Money you ha	-	-	our home, in a safe dep	posit box, and on hand whe	en you file your petitio	on
						Cash	\$20.00
Exan				al accounts; certificates counts with the same in Institution	·	t unions, brokerage h	nouses, and other similar
		17.1.	Checking	Chase B	ank		\$250.00
			Checking Checking	Chase B	ank		\$250.00 \$40.00
Exan	i <b>s, mutual funds, or</b> <i>nples:</i> Bond funds, in	17.2.	Checking	вмо			
Exan ■ No		17.2.  publicly ovestments	Checking	BMO  ks ith brokerage firms, mo			
Exam No Yes  9. Non-joint No	nples: Bond funds, in	17.2.  publicitivestmen  l ck and in	Checking  y traded stoce nt accounts winstitution or is nterests in in	BMO  cks ith brokerage firms, mossuer name:	ney market accounts corporated businesses, in	ncluding an interest	
Exam  No  Yes  19. Non-j joint  No  Yes  20. Gove Nego Non-	publicly traded stocyenture  S. Give specific informaticable instruments in negotiable instrumer	publicativestment  Lack and in  mation a Name  ate bonic clude pents are the	y traded stocent accounts with accounts with accounts with accounts with accounts with accounts and accounts with account the management of entity:  ds and other ersonal checkenose you cannot be accounted to the country of the account of the acco	BMO  Eks ith brokerage firms, mossuer name: corporated and uning megotiable and non-res, cashiers' checks, pre	ney market accounts corporated businesses, in	of ownership:	\$40.00
Exam  No  Yes  19. Non-j joint  No  Yes  20. Gove Nego Non-	publicly traded stoc venture  s. Give specific information and corporation in the corpora	publicitivestmen  ick and in  mation a  Nam  ate bonder are the	y traded stocent accounts with accounts with accounts with accounts with accounts with accounts and accounts with account the management of entity:  ds and other ersonal checkenose you cannot be accounted to the country of the account of the acco	BMO  Eks ith brokerage firms, mossuer name: corporated and uning megotiable and non-res, cashiers' checks, pre	ney market accounts corporated businesses, in % negotiable instruments omissory notes, and money	of ownership:	\$40.00
Exam  No  Yes  19. Non-joint  No Yes  20. Gove Nega Non- No Yes  21. Retire Exam  No	publicly traded stocyenture  S. Give specific information and corporation of the corporat	publicitivestments and in a lissue ccounts A, ERIS.	checking  y traded stoce and accounts with assistitution or is about them about them about them are of entity: ds and other are and checks and other are and checks and other are and them are name: bout them are name: s A, Keogh, 401	BMO  cks ith brokerage firms, mo ssuer name: corporated and unine	ney market accounts corporated businesses, in % negotiable instruments omissory notes, and money	of ownership: y orders. nem.	\$40.00
Exam  No  Yes  19. Non-joint  No Yes  20. Gove Nega Non- No Yes  21. Retire Exam  No	publicly traded stockenture  S. Give specific informaticable instruments in the egotiable instruments. Give specific informaticable instruments in the ement or pension are	publicitivestmen  ick and in  mation a Nam  ate bond in the same t	checking  y traded stoce and accounts with assistitution or is about them about them about them are of entity: ds and other are and checks and other are and checks and other are and them are name: bout them are name: s A, Keogh, 401	BMO  cks ith brokerage firms, mo ssuer name: corporated and unine	mey market accounts  corporated businesses, in  megotiable instruments omissory notes, and money by signing or delivering the	of ownership: y orders. nem.	\$40.00

Official Form 106A/B Schedule A/B: Property page 3

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**Donald R McCaskill** Debtor 1 Debtor 2 **Bonita J McCaskill** Case number (if known) 401(k) \$432.44 Through Employer 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others □ No Institution name or individual: ■ Yes. ..... Rental deposit \$860.00 Landlord 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ■ No ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance □ No Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value:

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Debtor 1 Debtor 2	Donald R McCaskill Bonita J McCaskill		Case number (if known)	
	Through E No cash Va	mployer Term Life Insurance alue		\$0.00
If you somed	terest in property that is due you are the beneficiary of a living trust, one has died.  Give specific information	from someone who has died expect proceeds from a life insurance	policy, or are currently entitled to rec	eive property because
Exam <sub>l</sub> ■ No		not you have filed a lawsuit or mades, insurance claims, or rights to sue	le a demand for payment	
■ No	contingent and unliquidated clain  Describe each claim	ns of every nature, including counte	erclaims of the debtor and rights to	o set off claims
■ No	nancial assets you did not already Give specific information	/ list		
		ies from Part 4, including any entrie		\$1,602.44
Part 5: De	scribe Any Business-Related Property	y You Own or Have an Interest In. List an	y real estate in Part 1.	
37. <b>Do you</b>	own or have any legal or equitable into	erest in any business-related property?		
_	o to Part 6. Go to line 38.			
	scribe Any Farm- and Commercial Fis ou own or have an interest in farmland, I	hing-Related Property You Own or Have ist it in Part 1.	an Interest In.	
46. <b>Do yo</b> u	ı own or have any legal or equital	ole interest in any farm- or commer	cial fishing-related property?	
	Go to Part 7.			
☐ Yes	s. Go to line 47.			
Part 7:	Describe All Property You Own or H	lave an Interest in That You Did Not List	Above	
Exam	u have other property of any kind ples: Season tickets, country club m			
■ No □ Yes.	Give specific information			

Official Form 106A/B Schedule A/B: Property page 5

54. Add the dollar value of all of your entries from Part 7. Write that number here ......

\$0.00

Debtor 1 Donald R McCaskill Document Page 15 of 51

**Bonita J McCaskill** Debtor 2 Case number (if known) Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 ..... \$0.00 56. Part 2: Total vehicles, line 5 \$18,225.00 Part 3: Total personal and household items, line 15 57. \$4,650.00 Part 4: Total financial assets, line 36 58. \$1,602.44 Part 5: Total business-related property, line 45 59. \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... Copy personal property total \$24,477.44 \$24,477.44 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$24,477.44

Official Form 106A/B Schedule A/B: Property page 6

		17(7(4)))))		
Fill in this infor	rmation to identify your	case:		
Debtor 1	Donald R McCasl	kill		
	First Name	Middle Name	Last Name	
Debtor 2	Bonita J McCask	ill		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(ii idiowii)				

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B*: *Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2*: *Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

•			
Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption
Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
\$1,500.00		\$1,500.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$700.00		\$700.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$800.00		\$800.00	735 ILCS 5/12-1001(a)
		100% of fair market value, up to any applicable statutory limit	
\$1,000.00		\$1,000.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$150.00		\$150.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
	\$1,000.00	\$1,000.00 \$1,000	Schedule A/B  \$1,500.00  \$1,500.00  \$1,00% of fair market value, up to any applicable statutory limit  \$800.00  \$1,00% of fair market value, up to any applicable statutory limit  \$1,000.00  \$1,00% of fair market value, up to any applicable statutory limit  \$1,000.00  \$1,00% of fair market value, up to any applicable statutory limit  \$1,000.00  \$1,000.00  \$1,000.00  \$1,000.00  \$1,00% of fair market value, up to any applicable statutory limit  \$1,000.00  \$1,000.00  \$1,000.00  \$1,000.00  \$1,000.00  \$1,000.00  \$1,000.00  \$1,000.00  \$1,000.00  \$1,000.00  \$1,000.00  \$1,000.00

Page 17 of 51 Document **Donald R McCaskill** Debtor 1 **Bonita J McCaskill** Debtor 2 Case number (if known) Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Mother's Ring 735 ILCS 5/12-1001(b) \$500.00 \$500.00 Line from Schedule A/B: 12.3 100% of fair market value, up to any applicable statutory limit Cash 735 ILCS 5/12-1001(b) \$20.00 \$20.00 Line from Schedule A/B: 16.1 100% of fair market value, up to any applicable statutory limit **Checking: Chase Bank** 735 ILCS 5/12-1001(b) \$250.00 \$250.00 Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit **Checking: BMO** 735 ILCS 5/12-1001(b) \$40.00 \$40.00 Line from Schedule A/B: 17.2 100% of fair market value, up to any applicable statutory limit **Pension: Pension Through Job** 735 ILCS 5/12-1006 100% Unknown Line from Schedule A/B: 21.1 100% of fair market value, up to any applicable statutory limit 401(k): Through Employer 735 ILCS 5/12-1006 \$432.44 \$432.44 Line from Schedule A/B: 21.2 100% of fair market value, up to any applicable statutory limit Rental deposit: Landlord 735 ILCS 5/12-1001(b) \$860.00 \$860.00 Line from Schedule A/B: 22.1 100% of fair market value, up to any applicable statutory limit

3.	Are you claiming a homestead exemption of more than \$160,375?
	(Subject to adjustment on $4/0.1/10$ and every 3 years after that for cases filed on a

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

	00 10 20141	Document	Page 18	of 51		Idiii
Fill in this inform	ation to identify you	ır case:				
Debtor 1	Donald R McCa	skill				
	First Name	Middle Name	Last Name		-	
Debtor 2 (Spouse if, filing)	Bonita J McCas	Middle Name	Last Name			
United States Ban	kruptcy Court for the	: NORTHERN DISTRICT OF IL	LINOIS			
Case number						
(if known)						if this is an led filing
Official Form	106D					
Schedule I	D: Creditors	Who Have Claims	Secured	by Propert	у	12/15
		If two married people are filing toget out, number the entries, and attach it				
1. Do any creditors h	ave claims secured by	y your property?				
☐ No. Check	this box and submit t	his form to the court with your othe	r schedules. Yo	ou have nothing else t	o report on this form.	
■ Yes. Fill in	all of the information	below.		-		
Part 1: List All	Secured Claims					
		more than one secured claim, list the cr	editor separately	Column A	Column B	Column C
for each claim. If mo	re than one creditor has	s a particular claim, list the other credito	rs in Part 2. As	Amount of claim	Value of collateral	Unsecured
much as possible, lis	t the claims in alphabeti	ical order according to the creditor's nar	ne.	Do not deduct the value of collateral.	that supports this claim	portion If any
2.1 Ally Finance	ial	Describe the property that secures	the claim:	\$24,036.00	\$18,225.00	\$5,811.00
Creditor's Name		2016 Chevrolet Malibu 3400	00 miles			
200 Renais	sance Ctr	As of the date you file, the claim is:	: Check all that			
Detroit, MI		apply.  Contingent				
	City, State & Zip Code	☐ Unliquidated				
		☐ Disputed				
Who owes the deb	t? Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		☐ An agreement you made (such as	mortgage or sec	ured		
Debtor 2 only		car loan)				
■ Debtor 1 and Deb	otor 2 only	☐ Statutory lien (such as tax lien, me	echanic's lien)			
	e debtors and another	Judgment lien from a lawsuit				
☐ Check if this cla community deb		Other (including a right to offset)	Purchase N	Ioney Security		
	Opened 04/16 Last					
Date debt was incu		Last 4 digits of account num	nber 2510			
	=	Column A on this page. Write that nun the dollar value totals from all pages		\$24,03		
Write that number	•	the donar value totals from an pages	-	\$24,03	36.00	
Part 2: List Other	ers to Be Notified fo	or a Debt That You Already Listed	d			
trying to collect from	n you for a debt you o	e notified about your bankruptcy for owe to someone else, list the creditor t you listed in Part 1, list the addition nis page.	in Part 1, and th	en list the collection a	gency here. Similarly, if	you have more
Ally Finan		Zip Code	On whic	h line in Part 1 did you e	nter the creditor? 2.1	
Po Box 38	kruptcy Dept 0901 ton, MN 55438		Last 4 di	igits of account number _	_	

	Ous	C 10 20141 D	Document	Page 1	9 of 51	12 Describant
Fill in	this informa	tion to identify your cas				
Debtor	r 1	Donald R McCaskill				
Debtoi		First Name	Middle Name	Last Name	_	
Debtor	r 2	Bonita J McCaskill				
(Spouse	if, filing)	First Name	Middle Name	Last Name		
United	States Bankı	ruptcy Court for the:	NORTHERN DISTRICT O	F ILLINOIS		
Case r	number					
(if known	n)					☐ Check if this is an
						amended filing
Offici	ial Form	106F/F				
			o Have Unsecur	ad Claime		12/15
					Part 2 for creditors with NONE	PRIORITY claims. List the other party to
Schedul Schedul left. Atta	le G: Executor le D: Creditors	y Contracts and Unexpire Who Have Claims Secure uation Page to this page.	d Leases (Official Form 106 d by Property. If more spac	G). Do not include e is needed, copy	any creditors with partially se the Part you need, fill it out, n	operty (Official Form 106A/B) and on scured claims that are listed in umber the entries in the boxes on the p of any additional pages, write your
Part 1:		of Your PRIORITY Unse				
1. Do	any creditors	have priority unsecured c	laims against you?			
	No. Go to Part	2.				
	Yes.					
Part 2:	List All c	of Your NONPRIORITY	Unsecured Claims			
3. Do	any creditors	have nonpriority unsecur	ed claims against you?			
	No. You have	nothing to report in this part.	Submit this form to the court	with your other sch	edules.	
	Yes.					
				. ( 4		
uns tha	secured claim, I	list the creditor separately fo	r each claim. For each claim	isted, identify what		r has more than one nonpriority ms already included in Part 1. If more ims fill out the Continuation Page of
						Total claim
4.1	ATG Cred	lit	Last 4 digits of	account number	7353	\$108.00
	Nonpriority C	reditor's Name				
	1700 W C	ortland St Ste 2	When was the	debt incurred?	Opened 11/14 Last A 05/13	ctive
	Chicago,	IL 60622	Wileli was tile	debt incurred?	03/13	
		et City State ZIp Code	As of the date	you file, the claim	is: Check all that apply	
	_	d the debt? Check one.				
	Debtor 1	only	☐ Contingent			
	Debtor 2	only	☐ Unliquidated	I		
	Debtor 1 a	and Debtor 2 only	☐ Disputed			
	At least or	ne of the debtors and anothe	, <u> </u>	RIORITY unsecure	d claim:	
		this claim is for a commu		-		
	debt	subject to offset?	Obligations are priority		aration agreement or divorce tha	t you did not
	No No	audject to onset?	<u>.</u>		ng plans, and other similar debts	
			·			
	☐ Yes		Other. Spec	ify Collection	Attorney Metropolitan A	AQ

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Debtor 1 Donald R McCaskill

Debt	or 2 Bonita J McCaskill		Case number (if know)	
4.2	Capital One Nonpriority Creditor's Name	Last 4 digits of account number	5318	\$1,394.00
	15000 Capital One Dr Richmond, VA 23238	When was the debt incurred?	Opened 06/10 Last Active 6/18/12	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured		
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u> </u>	
4.3	Chase Bank	Last 4 digits of account number		\$4,000.00
	Nonpriority Creditor's Name 270 Park Ave Floor 12 New York, NY 10017	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin		
	Yes	Other. Specify Collections	for Credit Card	
4.4	CMRE Financial Services	Last 4 digits of account number	2549	\$1,993.00
	Nonpriority Creditor's Name 3075 E Imperial Hwy Ste Brea, CA 92821	When was the debt incurred?	Opened 05/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	□Yes	Other. Specify Center	Attorney West Suburban Medical	

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or 2 Bonita J McCaskill	Case number (if know)						
Cook County Hospital Nonpriority Creditor's Name 1900 W Polk St	Last 4 digits of account number  When was the debt incurred?		\$1,130.00				
Chicago, IL 60612							
Number Street City State Zlp Code	As of the date you file, the claim is: C	heck all that apply					
Who incurred the debt? Check one.							
☐ Debtor 1 only	☐ Contingent						
■ Debtor 2 only	☐ Unliquidated						
☐ Debtor 1 and Debtor 2 only	☐ Disputed						
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured cla	im:					
☐ Check if this claim is for a community	☐ Student loans						
debt Is the claim subject to offset?	Obligations arising out of a separation report as priority claims	n agreement or divorce that you did not					
■ No	Debts to pension or profit-sharing pla	ans, and other similar debts					
☐ Yes	Other. Specify Collections						
ERC/Enhanced Recovery Corp	Last 4 digits of account number 4	758	\$836.00				
Nonpriority Creditor's Name 8014 Bayberry Rd Jacksonville, FL 32256	When was the debt incurred?	pened 11/16					
Number Street City State Zlp Code							
Who incurred the debt? Check one.							
Debtor 1 only	☐ Contingent						
☐ Debtor 2 only	☐ Unliquidated	☐ Unliquidated					
☐ Debtor 1 and Debtor 2 only	Disputed						
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured cla						
☐ Check if this claim is for a community	☐ Student loans	☐ Student loans					
debt Is the claim subject to offset?	☐ Obligations arising out of a separation report as priority claims	n agreement or divorce that you did not					
■ No	Debts to pension or profit-sharing pla	$\square$ Debts to pension or profit-sharing plans, and other similar debts					
Yes	Other. Specify Collection Atto	orney At T Mobility					
ERC/Enhanced Recovery Corp	Last 4 digits of account number 88	369	\$883.00				
Nonpriority Creditor's Name 8014 Bayberry Rd Jacksonville, FL 32256	When was the debt incurred?	pened 05/15					
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: C	heck all that apply					
Debtor 1 only	☐ Contingent						
Debtor 2 only	☐ Unliquidated						
Debtor 1 and Debtor 2 only	☐ Disputed						
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured cla	im:					
☐ Check if this claim is for a community	☐ Student loans						
debt Is the claim subject to offset?	<ul> <li>☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>☐ Debts to pension or profit-sharing plans, and other similar debts</li> </ul>						
■ No							
□Yes	orney Sprint						

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Debtor 1 Donald R McCaskill

Debtor	2 Bonita J McCaskill		Case number (if know)				
4.8	First Investors Financial Services  Nonpriority Creditor's Name	Last 4 digits of account number	0001	_	\$19,000.00		
	5757 Woodway Dr Ste 400 Houston, TX 77057	When was the debt incurred?	Opened 09/10 09/11	Last Active			
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply				
	Who incurred the debt? Check one.						
	☐ Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	■ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or div	vorce that you did not			
	■ No	☐ Debts to pension or profit-sharin	g plans, and other simi	lar debts			
	Yes	Other. Specify Secured					
4.9	Harvard Collection	Last 4 digits of account number	9054		\$970.00		
	Nonpriority Creditor's Name  4839 N Elston Ave Chicago, IL 60630	When was the debt incurred?	Opened 10/17 10/13	Last Active			
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply				
	Who incurred the debt? Check one.	•	,				
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or div	vorce that you did not			
	■ No	Debts to pension or profit-sharing	g plans, and other simi	lar debts			
	Yes	■ Other. Specify Collection Human Ser	Attorney II Depar	tment Of			
4.1	J.V.D.B & Associatates, Inc  Nonpriority Creditor's Name	Last 4 digits of account number		_	\$728.00		
	P O Box 5718 Elgin, IL 60121	When was the debt incurred?					
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply				
	☐ Debtor 1 only						
	☐ Debtor 2 only	☐ Contingent ☐ Unliquidated					
	■ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
	☐ Check if this claim is for a community						
	debt	☐ Obligations arising out of a sepa	aration agreement or div	vorce that you did not			
	Is the claim subject to offset?	report as priority claims					
	No	☐ Debts to pension or profit-sharin		lar debts			
	☐ Yes	Other. Specify Medical Bil	I				

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Bonita J McCaskill	Case number (if know)	
Metropolitan Advanced Radiology	Last 4 digits of account number	\$35.2
Nonpriority Creditor's Name 1362 Paysphere Circle Chicago, IL 60674-1362	When was the debt incurred?	
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt s the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
☐Yes	Other. Specify Medical Bill	
One Magnificent Smile	Last 4 digits of account number	\$900.0
Nonpriority Creditor's Name 7020 W North Ave Chicago, IL 60707	When was the debt incurred?	
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
lebt s the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
□ Yes	Other. Specify collections	
One Magnificent Smile	Last 4 digits of account number	\$900.0
Nonpriority Creditor's Name 7020 W North Ave Chicago, IL 60707	When was the debt incurred?	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt s the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	■ Other. Specify Collections	

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	tor 2 Bonita J McCaskill	Case number (if know)					
4.1 4	ONREM101	Last 4 digits of account number		\$943.00			
<u>.                                     </u>	Nonpriority Creditor's Name PO Box 1280	When was the debt incurred?					
	Oaks, PA 19456  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply				
	Debtor 1 only	Contingent					
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Unliquidated☐ Disputed					
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset?	Type of NONPRIORITY unsecured  Student loans  Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not				
	■ No □ Yes	☐ Debts to pension or profit-sharin ☐ Other. Specify Collections					
	163	Other. Specify					
4.1 5	Phoenix Financial Services. LIc  Nonpriority Creditor's Name	Last 4 digits of account number	4482	\$943.00			
	8902 Otis Ave Ste 103a Indianapolis, IN 46216	When was the debt incurred?	Opened 05/18 Last Active 10/12				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply				
	Debtor 1 only						
	☐ Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not				
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts				
	Yes	Other. Specify Collection	Attorney Mea - Elk Grove Lic				
4.1 6	Target Card Services  Nonpriority Creditor's Name	Last 4 digits of account number		\$100.00			
	PO Box 660170 Dallas, TX 75266	When was the debt incurred?					
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply				
	☐ Debtor 1 only	☐ Contingent					
	Debtor 2 only	Debtor 2 only					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	ration agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims					
	■ No	Debts to pension or profit-sharing					
	☐ Yes	■ Other. Specify Collections					

Case 18-20741 Doc 1 Filed 07/24/18 Entered 07/24/18 18:25:12 Desc Main Page 25 of 51 Document Debtor 1 Donald R McCaskill Debtor 2 Bonita J McCaskill Case number (if know) 4.1 \$80.00 **Torrid** Last 4 digits of account number Nonpriority Creditor's Name PO Box 659584 When was the debt incurred? San Antonio, TX 78265 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ■ Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Collections Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **ATG Credit** Line **4.1** of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 1700 West Cortland Street ■ Part 2: Creditors with Nonpriority Unsecured Claims Suite 201 Chicago, IL 60622 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Blitt & Gaines P C Line **4.2** of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 661 Glenn Ave Part 2: Creditors with Nonpriority Unsecured Claims Wheeling, IL 60090 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Capital One** Line 4.2 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Attn: Bankruptcy Part 2: Creditors with Nonpriority Unsecured Claims Po Box 30285 Salt Lake City, UT 84130 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address **CMRE Financial Services** Line 4.4 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Attn: Bankruptcy ■ Part 2: Creditors with Nonpriority Unsecured Claims 3075 E Imperial Hwy Ste 200 Brea, CA 92821 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address **ERC/Enhanced Recovery Corp** Line 4.6 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Attn: Bankruptcy ■ Part 2: Creditors with Nonpriority Unsecured Claims 8014 Bayberry Road Jacksonville, FL 32256 Last 4 digits of account number

Attn: Bankruptcy 8014 Bayberry Road

**ERC/Enhanced Recovery Corp** 

Jacksonville, FL 32256

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.7 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

On which entry in Part 1 or Part 2 did you list the original creditor?

Name and Address

Name and Address

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Debtor 1 Donald R McCaskill Debtor 2 Bonita J McCaskill		Case number (if know)			
First Investors Financial Services Attn: Bankruptcy 380 Interstate North Parkway, Suite 300 Atlanta, GA 30399	Line <u>4.8</u> of ( <i>Check one</i> ):	☐ Part 1: Creditors with Priority Unsecured Claims ☐ Part 2: Creditors with Nonpriority Unsecured Claims			
Atlanta, GA 30333	Last 4 digits of account number				
Name and Address Harvard Collection Attn: Bankruptcy 4839 N Elston Ave. Chicago, IL 60630	On which entry in Part 1 or Part 2 did you list the original creditor?  Line 4.9 of (Check one):  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims				
	Last 4 digits of account number				
Name and Address Phoenix Financial Services. Llc Po Box 361450 Indianapolis, IN 46236	On which entry in Part 1 or Part 2 did you list the original creditor?  Line 4.15 of (Check one):  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims				
	Last 4 digits of account number				

### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				-	Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
					Total Claim
Total	6f.	Student loans	6f.	\$	0.00
claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	34,943.22
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	34,943.22

		12111111		
Fill in this infor	mation to identify your	case:		
Debtor 1	Donald R McCasl	kill		
	First Name	Middle Name	Last Name	
Debtor 2	Bonita J McCask	ill		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing

## Official Form 106G

## **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

2.1 Art Scarflo
2142 S Gunderson Apt 104
Berwyn, IL 60402

State what the contract or lease is for
One Year Lease \$860 per month

		Docume	nt Page 28 d	of 51
Fill in this	information to identify your o	case:		
Debtor 1	Donald R McCask	ill		
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing	Bonita J McCaski	Middle Name	Last Name	
	es Bankruptcy Court for the:	NORTHERN DISTRICT		
Case numb				☐ Check if this is an
				amended filing
~	- 40011			
	Form 106H			
Sched	ule H: Your Code	ebtors		12/15
■ No □ Yes  2. With Arizona	in the last 8 years, have you a, California, Idaho, Louisiana, Go to line 3.	lived in a community pro Nevada, New Mexico, Pue	operty state or territor erto Rico, Texas, Washi	<b>y?</b> (Community property states and territories include
in line Form 1 out Co	2 again as a codebtor only if 106D), Schedule E/F (Official Ilumn 2. Column 1: Your codebtor	that person is a guarant Form 106E/F), or Schedu	or or cosigner. Make	if your spouse is filing with you. List the person shown sure you have listed the creditor on Schedule D (Official 16G). Use Schedule D, Schedule E/F, or Schedule G to fill Column 2: The creditor to whom you owe the debt
N	lame, Number, Street, City, State and ZIF	P Code		Check all schedules that apply:
3.1				☐ Schedule D, line
	Name			☐ Schedule E/F, line
				☐ Schedule G, line
	Number Street City	State	ZIP Code	_
3.2				☐ Schedule D, line
	Name			☐ Schedule E/F, line
				☐ Schedule G, line
N	Number Street			_
	City	State	ZIP Code	

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Fill in this informat	tion to identify your case:	
Debtor 1	Donald R McCaskill	
Debtor 2 (Spouse, if filing) Bonita J McCaskill		
United States Bar	skruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS	
Case number (If known)		Check if this is:  An amended filing  A supplement showing postpetition chapte
Official Fo	rm 106l	13 income as of the following date:

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	Describe Employment			
1.	Fill in your employment information.		Debtor 1	Debtor 2 or non-filling spouse
	If you have more than one job,	Empleyment status	■ Employed	■ Employed
	attach a separate page with information about additional	Employment status	☐ Not employed	☐ Not employed
	employers.	Occupation	Forklift Operator	Petent Financial Servises
	Include part-time, seasonal, or self-employed work.	Employer's name	Mars Wrigley Confectionery US	Loyola University Health Sysyetem
	Occupation may include student	. ,		
	or homemaker, if it applies.	Employer's address	800 US High St. Hackettstown, NJ 07840	2160 South First Ave Maywood, IL 60153
		How long employed the	here? 4 Years	32 Years

**Give Details About Monthly Income** 

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

For Debtor 2 or For Debtor 1 non-filing spouse List monthly gross wages, salary, and commissions (before all payroll 3,329.73 3,049.41 deductions). If not paid monthly, calculate what the monthly wage would be. Estimate and list monthly overtime pay. 3. 0.00 +\$ 0.00 3. Calculate gross Income. Add line 2 + line 3. 3,329.73 3,049.41

Official Form 106I Schedule I: Your Income page 1

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	otor 1 otor 2	Donald R McCaskill Bonita J McCaskill	_		Case	e number (if k	nown)				
					Fo	r Debtor 1			r Debtoi n-filing		
	Cop	by line 4 here	4.		\$_	3,32	9.73	\$		,049.4	
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	58	a.	\$	84	0.71	\$		571.09	9
	5b.	Mandatory contributions for retirement plans	5b	э.	\$		0.00	\$		0.0	0
	5c.	Voluntary contributions for retirement plans	50	Э.	\$	19	9.79	\$		0.00	0
	5d.	Required repayments of retirement fund loans	50	d.	\$		0.00	\$		0.0	0
	5e.	Insurance	56	Э.	\$	16	2.96	\$		207.20	0
	5f.	Domestic support obligations	5f		\$		0.00	\$		0.0	0
	5g.	Union dues	50	g.	\$		0.00	\$		0.0	0
	5h.	Other deductions. Specify:	5h	า.+	\$_	(	0.00	+ \$_		0.0	0_
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$_	1,20	3.46	\$_		778.29	9_
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$_	2,12	6.27	\$_	2	,271.12	2
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	88	a.	\$		0.00	\$		0.00	n
	8b.	Interest and dividends	8k		\$-		0.00	\$-		0.0	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.			\$		0.00	\$		0.00	<u>-                                      </u>
	8d.	Unemployment compensation	80		\$ _		0.00	\$_		0.00	
	8e.	Social Security	86		\$ \$		0.00	\$ \$		0.00	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	e 8f	: .	\$_	ı	0.00	\$_		0.0	0_
	8g.	Pension or retirement income	86	-	\$_		0.00	, p		0.00	
	8h.	Other monthly income. Specify:	01	า.+	\$_		0.00	+ D		0.00	<u>U</u>
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.		\$	(	0.00	\$_		0.0	00
10.		culate monthly income. Add line 7 + line 9. I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$		2,126.27	+ \$	2	,271.12	= \$	4,397.39
11.	Incli othe Do i	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not excify:	r dep					•			0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The rest that amount on the Summary of Schedules and Statistical Summary of Certailies							e. 12.	\$	4,397.39
13.	Do	you expect an increase or decrease within the year after you file this form	1?							Comb month	ined nly income
		No.									

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						ı		
Fill in t	his informa	ition to identify y	our case:					
Debtor	1	Donald R Mo	cCaskill			_	eck if this is:	
Debtor 2	2 e, if filing)	Bonita J Mc	Caskill					ing howing postpetition chapter of the following date:
United S	States Bankı	ruptcy Court for the	: NORTH	ERN DISTRICT OF ILLIN	OIS		MM / DD / YYY	Y
Case nu (If know								
Offic	cial Fo	rm 106J				!		
		J: Your	Exner	1888				12/1
Be as inform	complete nation. If m er (if know	and accurate as	s possible eded, atta ry questio	. If two married people ar	e filing together, be form. On the top of	oth are ed any addi	qually responsibl tional pages, wri	e for supplying correct
Part 1:	this a joir		enoia					
	No. Go to							
	Yes. Doe	es Debtor 2 live	in a separ	ate household?				
	■ N □ Y	-	st file Offici	al Form 106J-2, <i>Expenses</i>	for Separate House	ehold of De	ebtor 2.	
				, ,,				
	•	e dependents?	■ No					
	o not list D ebtor 2.	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relati		Dependent's age	Does dependent live with you?
	o not state ependents							□ No □ Yes □ No □ Yes □ No □ Yes □ No □ Yes □ No
e	xpenses o	penses include f people other t d your depende	than 🗖	No Yes				□ Yes
expens	ate your ex		our bankr	uptcy filing date unless y				Chapter 13 case to report p of the form and fill in the
the val		h assistance an		government assistance i luded it on <i>Schedule I:</i> )			Your e	expenses
		or home owners		ses for your residence. In	nclude first mortgage	e 4.	\$	860.00
If	not includ	led in line 4:						
48	a. Real e	estate taxes				4a.	\$	0.00
4		rty, homeowner'	s, or renter	's insurance		4b.	·	0.00
40			•	upkeep expenses		4c.		0.00
5. <b>A</b>		owner's associa		dominium dues our residence, such as ho	me equity loops	4d. 5.	·	0.00

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Debtor 1 Debtor 2	Donald R McCaskill Bonita J McCaskill	Case num	ber (if known)						
6. <b>Utilit</b> 6a.	ties: Electricity, heat, natural gas	6a.	¢	250.00					
6b.	Water, sewer, garbage collection	6b.	·	0.00					
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.		400.00					
6d.	Other. Specify:	6d.	·	0.00					
	d and housekeeping supplies	7.	·	800.00					
	dcare and children's education costs	8.	·	0.00					
	hing, laundry, and dry cleaning	9.	\$	150.00					
	conal care products and services	10.		85.00					
	ical and dental expenses	11.		380.00					
	sportation. Include gas, maintenance, bus or train fare.		Ψ	360.00					
	ot include car payments.	12.	\$	475.00					
	rtainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00					
	ritable contributions and religious donations	14.		100.00					
15. <b>Insu</b>	rance.								
Do n	ot include insurance deducted from your pay or included in lines 4 or 20.								
15a.	Life insurance	15a.	\$	0.00					
	Health insurance	15b.	· .	0.00					
15c.	Vehicle insurance	15c.	*	133.00					
	Other insurance. Specify:	15d.	\$	0.00					
Spec		16.	\$	0.00					
	allment or lease payments:	170	<b>c</b>	207.00					
	Car payments for Vehicle 1	17a.		687.00					
	Car payments for Vehicle 2	17b.	·	0.00					
	Other. Specify: Work Shoes	17c.	· .	25.00					
	Other. Specify:	17d.	Φ	0.00					
	r payments of alimony, maintenance, and support that you did not report as ucted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).		\$	0.00					
	er payments you make to support others who do not live with you.		\$	0.00					
Spec		19.	Ť	0.00					
	er real property expenses not included in lines 4 or 5 of this form or on School		our Income.						
	Mortgages on other property	20a.		0.00					
20b.	Real estate taxes	20b.	\$	0.00					
20c.	Property, homeowner's, or renter's insurance	20c.	\$	0.00					
20d.	Maintenance, repair, and upkeep expenses	20d.	\$	0.00					
20e.	Homeowner's association or condominium dues	20e.	\$	0.00					
21. <b>Othe</b>	er: Specify:	21.	+\$	0.00					
22a.	Add lines 4 through 21.		\$	4,345.00					
	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$						
22c.	Add line 22a and 22b. The result is your monthly expenses.		\$	4,345.00					
23. <b>Calc</b>	ulate your monthly net income.								
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	4,397.39					
23b.	Copy your monthly expenses from line 22c above.	23b.	-\$	4,345.00					
00 -	Out to a to a constant to the constant of the constant to the constant of the								
23C.	Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c.	\$	52.39					
For e				ase or decrease because of a					
цY	co. Lapiain neie.								

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	mation to identify you	ii case.						
Debtor 1	Donald R McCa							
	First Name	Middle Name		Last Name				
Debtor 2 Spouse if, filing)	Bonita J McCas	Middle Name		Last Name				
Spouse II, IIIIIIg)	riist Name	Middle Name		Last Name				
Jnited States Ba	ankruptcy Court for the	: NORTHERN DIST	RICT OF ILLI	NOIS				
Case number								
if known)							☐ Check if this is a	n
							amended filing	
			capoliainie it	or Subbivi	ing correct intormat	ion.		
btaining mone		ı file bankruptcy sche d in connection with a	dules or ame	nded sch		lse statem	ent, concealing propert or imprisonment for up	
otaining mone ears, or both. 1	y or property by fraud	ı file bankruptcy sche d in connection with a	dules or ame	nded sch	edules. Making a fa	lse statem		
otaining mone ears, or both. 1 Sig	y or property by frauc 18 U.S.C. §§ 152, 1341 In Below	ı file bankruptcy sche d in connection with a	dules or ame bankruptcy	nded sch case can	edules. Making a fa result in fines up to	lse statem \$250,000,		
btaining mone ears, or both. 1 Sig	y or property by frauc 18 U.S.C. §§ 152, 1341 In Below	I file bankruptcy sche d in connection with a , 1519, and 3571.	dules or ame bankruptcy	nded sch case can	edules. Making a fa result in fines up to	lse statem \$250,000,		
otaining mone ears, or both. 1  Sig  Did you pa	y or property by frauc 18 U.S.C. §§ 152, 1341 In Below	I file bankruptcy sche d in connection with a , 1519, and 3571.	dules or ame bankruptcy	nded sch case can	edules. Making a fa result in fines up to	lse statem \$250,000, orms?		to 20
btaining mone ears, or both. 1  Sig  Did you pa	y or property by frauc 18 U.S.C. §§ 152, 1341 In Below ay or agree to pay son	I file bankruptcy sche d in connection with a , 1519, and 3571.	dules or ame bankruptcy	nded sch case can	edules. Making a fa result in fines up to ill out bankruptcy fo	lse statem \$250,000, orms?	or imprisonment for up	to 20
btaining mone ears, or both. 1  Sig  Did you pa  No  Yes.	y or property by frauch is U.S.C. §§ 152, 1341 in Below ay or agree to pay son Name of person	I file bankruptcy sche d in connection with a , 1519, and 3571.	dules or ame bankruptcy of attorney to h	nded sch case can	edules. Making a fa result in fines up to ill out bankruptcy fo	lse statem \$250,000, orms? ach Bankru claration, al	or imprisonment for up	to 20
Did you pa  No Yes.  Under penathat they ar	y or property by frauch IS U.S.C. §§ 152, 1341 In Below Any or agree to pay son Name of person  Alty of perjury, I decla	I file bankruptcy sche d in connection with a , 1519, and 3571.	dules or ame bankruptcy of attorney to h	nded sch case can nelp you fi	edules. Making a fa result in fines up to ill out bankruptcy fo	statemes \$250,000,  orms?  ach Bankrucclaration, acceptance accept	or imprisonment for up	to 20
Did you pa  No Yes.  Under penathat they ar  X /s/ Donald	y or property by frauch IS U.S.C. §§ 152, 1341 In Below  Any or agree to pay sore  Name of person  Alty of perjury, I declare true and correct.  In Id R McCaskill  d R McCaskill	I file bankruptcy sche d in connection with a , 1519, and 3571.	dules or ame bankruptcy of attorney to h	nded sch case can nelp you fi d schedu X /s/ B Boni	edules. Making a faresult in fines up to ill out bankruptcy for the less filed with this described by the less filed with the le	statemes \$250,000,  orms?  ach Bankrucclaration, acceptance accept	or imprisonment for up	to 20
Did you pa  No Yes.  Under penathat they ar  X /s/ Donald	y or property by frauch IS U.S.C. §§ 152, 1341 In Below  ay or agree to pay sor  Name of person  alty of perjury, I declare true and correct.  nald R McCaskill	I file bankruptcy sche d in connection with a , 1519, and 3571.	dules or ame bankruptcy of attorney to h	nded sch case can nelp you fi d schedu X /s/ B Boni	edules. Making a faresult in fines up to ill out bankruptcy for Atta Declaration of the filed with this deconita J McCaskill	statemes \$250,000,  orms?  ach Bankrucclaration, acceptance accept	or imprisonment for up	to 20

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Fill	in this inforn	nation to identify you	r case:						
De	btor 1	Donald R McCas	skill						
D0	btor 2	First Name	Middle Name	Last Name					
	ouse if, filing)	Bonita J McCas	Middle Name	Last Name					
Un	ited States Ba	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS					
	se number				_	heck if this is an mended filing			
St		of Financial		duals Filing for B	ankruptcy	4/16			
info nun	ormation. If manual in the man	ore space is needed, n). Answer every que	attach a separate sheet to stion.	this form. On the top of an	equally responsible for suppy additional pages, write you				
			rital Status and Where Yo	u Lived Before					
1.	What is you	r current marital statu	IS?						
	<ul><li>Married</li><li>Not mar</li></ul>	ried							
2.	During the la	last 3 years, have you lived anywhere other than where you live now?							
	■ No □ Yes. Lis	t all of the places you I	ived in the last 3 years. Do r	not include where you live now	ı.				
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ac	ldress:	Dates Debtor 2 lived there			
<b>3.</b> stat					ity property state or territory ico, Texas, Washington and W				
	■ No □ Yes. Ma	ake sure you fill out <i>Scl</i>	nedule H: Your Codebtors (C	Official Form 106H).					
Do.	rt 2 Explai	n the Sources of Vou	r Incomo	,					
га	Explai	n the Sources of You	i ilicome						
4.	Fill in the tota	al amount of income yo	u received from all jobs and	ng a business during this you all businesses, including part ye together, list it only once ur		idar years?			
	□ No ■ Yes. Fill	in the details.							
			Debtor 1		Debtor 2				
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)			
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$16,376.53	■ Wages, commissions, bonuses, tips	\$20,126.70			
			☐ Operating a business		☐ Operating a business				

Official Form 107

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		onita J McCas		Case number (if known)					
				es of income all that apply.	Gross income (before deductions and exclusions)	Debtor 2 Sources of inc Check all that a		Gross income (before deductions and exclusions)	
		ndar year: December 31, 2	2017) Wag	ges, commissions, es, tips	\$26,007.00	■ Wages, combonuses, tips	missions,	\$32,000.00	
			□ Оре	erating a business		☐ Operating a	business		
		dar year before December 31, 2		ges, commissions, es, tips	\$25,691.00	■ Wages, com bonuses, tips	missions,	\$29,000.00	
			□Оре	erating a business		☐ Operating a	business		
	List each		ross income from	each source separa	ou received together, list it o	that you listed in lin			
			Debtor Source	1 es of income	Gross income from	Debtor 2 Sources of inc	ome	Gross income	
				e below.	each source (before deductions and exclusions)	Describe below		(before deductions and exclusions)	
Par	t 3: Lis	t Certain Payme	nts You Made B	efore You Filed for	Bankruptcy				
i <b>-</b>	Are eithe ☐ No.	Neither Debto individual prima  During the 90 c  No. Go  Yes Lis pai	r 1 nor Debtor 2 arily for a personal lays before you file to line 7. It below each credit that creditor. De	I, family, or householed for bankruptcy, diditor to whom you paid not include paymer	Imer debts. Consumer debt id purpose." d you pay any creditor a tota d a total of \$6,425* or more ats for domestic support oblig	al of \$6,425* or mor	re? rments and th	ne total amount you	
					nis bankruptcy case. s after that for cases filed on	or after the date o	f adjustment.		
	■ Yes.			ave primarily consuled for bankruptcy, di	imer debts. d you pay any creditor a tota	al of \$600 or more?			
		□ No. Go	to line 7.						
		inc		r domestic support o	d a total of \$600 or more and bligations, such as child sup				
	Creditor	's Name and Ad	dress	Dates of payme	nt Total amount	Amount you still owe	Was this p	payment for	
		nancial naissance Ctr MI 48243		On Going per month	-	\$24,036.00	☐ Mortgag ■ Car ☐ Credit C ☐ Loan Re ☐ Supplied	Card	

□ Other

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Case number (if known)

7.	Within 1 year before you filed for bankruptour Insiders include your relatives; any general part of which you are an officer, director, person in a business you operate as a sole proprietor. In alimony.  No Yes. List all payments to an insider.	rtners; relatives of any gene control, or owner of 20% or	eral partners; partne more of their voting	rships of which you securities; and a	ou are a general iny managing ag	partner; corporations ent, including one for				
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for t	his payment				
8.	insider?	ithin 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an sider? Clude payments on debts guaranteed or cosigned by an insider.								
	Yes. List all payments to an insider									
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for the Include credit					
Pai	t 4: Identify Legal Actions, Repossession	s. and Foreclosures								
9.	Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?  List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.  No  Yes. Fill in the details.									
	Case title Case number	Nature of the case	Court or agency		Status of the case					
	Capital One Bank vs DONALD MCCASKILL 13M1132416 13M1132416	CIVIL JUDGMENT	Circuit Court of County 50 W Washingt Chicago, IL 606	on St	☐ Pending ☐ On appea ☐ Conclude					
10.	Within 1 year before you filed for bankrupto Check all that apply and fill in the details below.  No. Go to line 11.  Yes. Fill in the information below.  Creditor Name and Address			oreclosed, garni Date		seized, or levied?  Value of the property				
11.										
	Creditor Name and Address	Describe the action the	creditor took	Date take	action was	Amount				
12.	Within 1 year before you filed for bankrupto court-appointed receiver, a custodian, or an ■ No □ Yes		rty in the possessi	on of an assigne	ee for the benef	it of creditors, a				

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		R McCaskill	ı	Document	rage 37 01 31			
Dec	otor 2 <b>Bonita</b>	J McCaskiii			Cas	se number (if	known)	
Par	t 5: List Certa	ain Gifts and Contribution	ns					
13.	■ No	before you filed for banks the details for each gift.	ruptcy, d	lid you give any g	ifts with a total value	of more tha	an \$600 per person?	
	Gifts with a to per person	tal value of more than \$60	00	Describe the gi	fts		Dates you gave the gifts	Value
	Person to Who Address:	om You Gave the Gift and	t					
14.	■ No	before you filed for banks the details for each gift or o		, , ,	ifts or contributions v	with a total	value of more than s	600 to any charity?
	Gifts or contri more than \$60 Charity's Nam	butions to charities that	total	Describe what y	ou contributed		Dates you contributed	Value
Par	t 6: List Certa	ain Losses						
15.	or gambling?  ■ No □ Yes. Fill in	the details.  broperty you lost and occurred	Descri	be any insurance	coverage for the loss	·	Date of your loss	Value of property
			insuran		33 of Schedule A/B: Pro			
	Within 1 year b consulted about Include any atto	ain Payments or Transfer refore you filed for bankru ut seeking bankruptcy or rneys, bankruptcy petition of the details.	uptcy, die preparin	ng a bankruptcy p	etition?			ty to anyone you
	Person Who W Address Email or webs Person Who M		You	Description and transferred	I value of any property	у	Date payment or transfer was made	Amount of payment
	Chicago, IL 6	h Ave Unit C-1W			\$395.00, Copy Cos redit Report \$80.00		7/23/18	\$485.00
	Access Cour 633 W 5th St Suite 26001 Los Angeles	reet		Credit Counse	eling \$14.95		7/23/18	\$14.95

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Debtor 1 Donald R McCaskill
Debtor 2 Bonita J McCaskill

Case number (if known)

17.	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?  Do not include any payment or transfer that you listed on line 16.							
	☐ Yes. Fill in the details.							
	Person Who Was Paid Address	Description and va transferred	llue of any prop	erty	Date payment or transfer was made	Amount of payment		
10	Within 2 years before you filed for bonky into	did vay call trade or	athamiiaa tuan	ofor only prop		than property		
18.	Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?  Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.  No							
	Yes. Fill in the details.			_				
	Person Who Received Transfer Address	Description and va			iny property or received or debts change	Date transfer was made		
	Person's relationship to you							
19.	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)  No							
	Yes. Fill in the details.	Description on too				D-1- T(		
	Name of trust	Description and va	liue of the prope	erty transferre	ea	Date Transfer was made		
Par	List of Certain Financial Accounts, Instru	uments, Safe Deposit	Boxes, and Stor	rage Units				
20.	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.  No  Yes. Fill in the details.							
		ast 4 digits of ccount number	Type of accour instrument	clo mo	e account was sed, sold, ved, or nsferred	Last balance before closing or transfer		
21.	Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?							
	■ No □ Yes. Fill in the details.							
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acce Address (Number, Str State and ZIP Code)		Describe the o	contents	Do you still have it?		
22.	Have you stored property in a storage unit or μ	place other than your l	home within 1 y	ear before yo	u filed for bankruptc	y?		
	■ No							
	Yes. Fill in the details.							
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or hat to it?  Address (Number, Str State and ZIP Code)		Describe the o	contents	Do you still have it?		

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Debtor 1 Donald R McCaskill
Debtor 2 Bonita J McCaskill

Case number (if known)

Par	t 9: Identify Property You Hold or Control for	Someone Else						
23.	<ol> <li>Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.</li> </ol>							
	No							
	Yes. Fill in the details.							
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value				
Par	t 10: Give Details About Environmental Inform	ation						
For	the purpose of Part 10, the following definitions	apply:						
	Environmental law means any federal, state, or toxic substances, wastes, or material into the a regulations controlling the cleanup of these sul	ir, land, soil, surface water, groun	- ·					
	Site means any location, facility, or property as to own, operate, or utilize it, including disposal	•	law, whether you now own, operate,	or utilize it or used				
	Hazardous material means anything an environ hazardous material, pollutant, contaminant, or		s waste, hazardous substance, toxic	substance,				
Rep	ort all notices, releases, and proceedings that ye	ou know about, regardless of whe	n they occurred.					
24.	Has any governmental unit notified you that you	u may be liable or potentially liable	e under or in violation of an environm	ental law?				
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice				
25.	Have you notified any governmental unit of any	release of hazardous material?						
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State ar ZIP Code)	Environmental law, if you know it	Date of notice				
26.	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.							
	■ No							
	Yes. Fill in the details.							
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case				
Pai	t 11: Give Details About Your Business or Con	nections to Any Business						
27.	Within 4 years before you filed for bankruptcy.	did vou own a business or have a	nv of the following connections to an	v business?				
	Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?   A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time							
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)							
	☐ A partner in a partnership							
	☐ An officer, director, or managing executive of a corporation							
	☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation							

Case 18-20741 Doc 1 Filed 07/24/18 Entered 07/24/18 18:25:12 Desc Main Page 40 of 51 Document **Donald R McCaskill** Debtor 2 **Bonita J McCaskill** Case number (if known) No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business **Employer Identification number Business Name Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name Date Issued Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Donald R McCaskill /s/ Bonita J McCaskill **Bonita J McCaskill Donald R McCaskill** Signature of Debtor 1 Signature of Debtor 2 Date July 24, 2018 Date July 24, 2018 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

■ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No

☐ Yes. Name of Person \_\_\_\_\_. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this information to identify your case:		
Debtor 1 Donald R McCaskill		
First Name Middle Name	Last Name	
Debtor 2   Bonita J McCaskill	Last Name	
United States Bankruptcy Court for the: NORTHERN DIS	STRICT OF ILLINOIS	
The state of the s		
Case number (if known)		☐ Check if this is an amended filing
Official Form 108		
Statement of Intention for Indi	viduals Filing Under Chapte	er 7 12/15
		.2.0
If you are an individual filing under chapter 7, you must for creditors have claims secured by your property, or	fill out this form if:	
■ you have leased personal property and the lease has You must file this form with the court within 30 days after		
If two married people are filing together in a joint case, be sign and date the form.	ooth are equally responsible for supplying correct in	nformation. Both debtors must
Be as complete and accurate as possible. If more space write your name and case number (if known).	is needed, attach a separate sheet to this form. On	the top of any additional pages,
Part 1: List Your Creditors Who Have Secured Claims	S	
For any creditors that you listed in Part 1 of Schedule information below.	D: Creditors Who Have Claims Secured by Property	(Official Form 106D), fill in the
Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's Ally Financial	☐ Surrender the property.	■ No
name:	<ul><li>Retain the property and redeem it.</li><li>Retain the property and enter into a</li></ul>	□Yes
Description of 2016 Chevrolet Malibu 34000 miles	Reaffirmation Agreement.	
property nines securing debt:	☐ Retain the property and [explain]:	
		<del>_</del>
Part 2: List Your Unexpired Personal Property Leases For any unexpired personal property lease that you liste		ed Leases (Official Form 106G), fill
in the information below. Do not list real estate leases. U You may assume an unexpired personal property lease i	Inexpired leases are leases that are still in effect; th	e lease period has not yet ended.
Describe your unexpired personal property leases		Will the lease be assumed?
Lessor's name: Art Scarflo		□ No
		■ Yes
Description of leased One Year Lease \$860 per more Property:	nth	

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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Debtor '	1 Donald R McCaskill	
Debtor 2	2 Bonita J McCaskill	Case number (if known)
D 40	■ a: a :	
Part 3:	Sign Below	
	enalty of perjury, I declare that I have indicated m / that is subject to an unexpired lease.	y intention about any property of my estate that secures a debt and any personal
property		y intention about any property of my estate that secures a debt and any personal  X /s/ Bonita J McCaskill
property X <u>/s/</u>	/ that is subject to an unexpired lease.	
property X <u>/s/</u> Do	y that is subject to an unexpired lease.    / Donald R McCaskill	X /s/ Bonita J McCaskill

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

# Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

## Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 18-20741 Doc 1 Filed 07/24/18 Entered 07/24/18 18:25:12 Desc Main Document Page 47 of 51

B2030 (Form 2030) (12/15)

# **United States Bankruptcy Court**Northern District of Illinois

In 1	re	Donald R Mc Bonita J McC					Case No.		
	-	2011114 0 11100			Debtor(s)		Chapter	7	
		DI	SCLOSUR	E OF COMPI	ENSATION OF A	TTORNEY	FOR DE	ERTOR(S)	
								` ,	•
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:								
		For legal servi	ces, I have agre	eed to accept		\$		1,460.00	
		Prior to the fili	ng of this state	ment I have received	i	\$		395.00	
		Balance Due				\$		1,065.00	
2.	The	e source of the co	ompensation pa	id to me was:					
		Debtor	☐ Other (	(specify):					
3.	The	e source of comp	ensation to be	paid to me is:					
		Debtor	☐ Other (	(specify):					
4.		I have not agree	ed to share the a	above-disclosed con	npensation with any othe	r person unless the	y are meml	bers and associate	s of my law firm.
					nsation with a person or pames of the people shari				y law firm. A
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:								
	b. c.	Preparation and	filing of any pe of the debtor at	etition, schedules, st	dering advice to the debt atement of affairs and plators and confirmation he	an which may be r	equired;	-	ankruptcy;
6.	Ву	agreement with	the debtor(s), the	he above-disclosed f	fee does not include the f	following service:			
					CERTIFICATION	Ī			
this		ertify that the for kruptcy proceedi		aplete statement of a	any agreement or arrange	ement for payment	to me for re	epresentation of th	ne debtor(s) in
	July	<i>,</i> 24, 2018			/s/ Mehul	D. Desai			
_	Date						1W		
					Chicago,   312-666-7	IL 60647 882  Fax: 312-6	66-8894		
						n@swansondes			

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## United States Bankruptcy Court Northern District of Illinois

In re	Donald R McCaskill Bonita J McCaskill		Case No.	
		Debtor(s)	Chapter	7
	VE	RIFICATION OF CREDITOR MA	ATRIX	
		Number of O	Creditors: _	25
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of creditor	ors is true and	correct to the best of my
Date:	July 24, 2018	/s/ Donald R McCaskill		
		Donald R McCaskill		
		Signature of Debtor		
Date:	July 24, 2018	/s/ Bonita J McCaskill		
		Bonita J McCaskill		
		Signature of Debtor		

Ally Financial 200 Renaissance Ctr Detroit, MI 48243

Ally Financial Attn: Bankruptcy Dept Po Box 380901 Bloomington, MN 55438

ATG Credit 1700 W Cortland St Ste 2 Chicago, IL 60622

ATG Credit 1700 West Cortland Street Suite 201 Chicago, IL 60622

Blitt & Gaines P C 661 Glenn Ave Wheeling, IL 60090

Capital One 15000 Capital One Dr Richmond, VA 23238

Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Chase Bank 270 Park Ave Floor 12 New York, NY 10017

CMRE Financial Services 3075 E Imperial Hwy Ste Brea, CA 92821

CMRE Financial Services Attn: Bankruptcy 3075 E Imperial Hwy Ste 200 Brea, CA 92821 Cook County Hospital 1900 W Polk St Chicago, IL 60612

ERC/Enhanced Recovery Corp 8014 Bayberry Rd Jacksonville, FL 32256

ERC/Enhanced Recovery Corp Attn: Bankruptcy 8014 Bayberry Road Jacksonville, FL 32256

First Investors Financial Services 5757 Woodway Dr Ste 400 Houston, TX 77057

First Investors Financial Services Attn: Bankruptcy 380 Interstate North Parkway, Suite 300 Atlanta, GA 30399

Harvard Collection 4839 N Elston Ave Chicago, IL 60630

Harvard Collection Attn: Bankruptcy 4839 N Elston Ave. Chicago, IL 60630

J.V.D.B & Associatates, Inc P O Box 5718 Elgin, IL 60121

Metropolitan Advanced Radiology 1362 Paysphere Circle Chicago, IL 60674-1362

One Magnificent Smile 7020 W North Ave Chicago, IL 60707

ONREM101 PO Box 1280 Oaks, PA 19456

Phoenix Financial Services. Llc 8902 Otis Ave Ste 103a Indianapolis, IN 46216

Phoenix Financial Services. Llc Po Box 361450 Indianapolis, IN 46236

Target Card Services PO Box 660170 Dallas, TX 75266

Torrid PO Box 659584 San Antonio, TX 78265